



STONEHILL COLLEGE

2013-2014

Student Health Insurance Plan Important Information

Protect Your Most Valuable Asset—Your Health!

Staying healthy is one of the most important things you can do for yourself. Student Health Insurance can provide coverage for the unexpected, as well as give you access to the medical services available on-campus, near campus, and anywhere that you may live or travel.

To ensure all students have health insurance coverage, your School has automatically enrolled you in and billed you for this Student Health Insurance Plan.

Need to Make a Decision?

Keep in mind that your Student Health Insurance Plan:

- Coordinates with your on-campus Student Health Services
- Gives you easy access to providers near campus or anywhere you may live or travel
- Includes Worldwide Travel Assistance, Medical Evacuation and Repatriation Coverage
- Offers comprehensive services, including wellness services
- Offers discounts on dental & vision services and other Plan enhancements
- Does not require you to submit a claim form; participating providers will bill the claims company directly
- Offers access to exceptional service from Gallagher Koster's Customer Service team, ready to assist you with your insurance needs and questions

OTHER CONSIDERATIONS

- See the brochure for cost payout information.
- Student Insurance Plans are generally less expensive than individual plans with similar benefits.
- Check the cost of being covered as a dependent; is it more expensive than the cost of this Plan?
- Compare your deductible and out-of-pocket costs to the premium of the cost of this Plan.
- Are there administrative requirements, pre-certification, PCP referrals, or other provider restrictions under your current plan that may delay your receipt of care?



New Plan for 2013 - 2014!

Coverage Dates	8/13/13 - 8/12/14
Annual Student Cost	\$1,390
Dental Insurance Also Available	
Dependent Coverage Also Available	
For more information email: gallagherkoster.com/stonehill	

This plan is subject to benefit limitations and exclusions and is Underwritten by:

HPHC Insurance Company, an affiliate of Harvard Pilgrim Health Care, Inc.

The Plan is serviced by:

Gallagher Koster



To learn more about the benefits provided under the Stonehill College Student Health Insurance Plan provided by Harvard Pilgrim Health Care, visit www.gallagherkoster.com/Stonehill

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